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GREATER HARTFORD'S BUSINESS NEWS

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By Gregory Seay

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magine it: A jetliner lifts off from central Connecticut's Bradley International Airport on a non-stop Jamaica flight, its seats filled with homegoers and tourists eager to soak up the balmy Caribbean island's good vibrations.

The plane's cargo hold, too, brims with Connecticut-sourced technology and merchandise also bound for the English-speaking island-nation of $2.6~\mathrm{million}$ inhabitants

and markets beyond. Return flights from Jamaica to Bradley also harbor the fruits of Caribbean trade and tourism.

Turns out, the quasi-public overseer of Connecticut's largest airport, in concert with Jamaica's U.S. ambassador — and with hearty encouragement from Hartford's new mayor and Connecticut's sizable West Indian diaspora — already are trying to make that vision a reality.

Early talks are underway, top officials confirm, between Connecticut and Jamaican authorities and with

Continued on page 14



Ralph Thomas, Jamaica's U.S. Ambassador

Transmission costs haven risen in New England as policies have incentivized grid reliability investments by utility companies.

Fed. regulator probes electric transmission rates amid rising costs

By Matt Pilon

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federal energy regulatory agency has determined that the ratemaking process for New England's electricity transmission prices lacks adequate transparency and is "unjust," and is working on changes that could ultimately lower energy costs for Connecticut consumers and businesses.

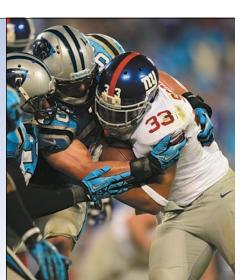
The Federal Energy Regulatory Commission (FERC) launched a proceeding last month to develop protocols and formulas

to ensure the transmission ratemaking process is fair.

Experts say the proceeding is somewhat rare and could lead to lower transmission costs, which are ultimately paid by Connecticut businesses and residents on their electricity bills. It could also result in refunds to wholesale transmission purchasers.

The rates in question are charged by the owners of high-voltage, interstate transmission towers — mainly electric utilities — and

Continued on page 16



Picking Winners

A new study by a UConn School of Business professor says stock returns of NFL stadium sponsors are affected by the outcomes of important games including playoff matchups played in sponsor's venues.

PG. 3

FOCUS: HEALTH CARE Price Transparency



Health insurers continue improving ways to inform their customers about the cost and quality of health care through new, innovative price transparency tools that aim to empower better buying decisions, while also showing that most expensive care doesn't necessarily equate to

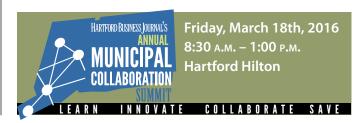
highest quality. PG. 8



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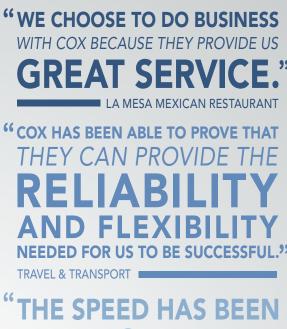


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UConn study claims stocks affected by NFL outcomes

By Keith Griffin

kgriffin@HartfordBusiness.com

s football fans in Connecticut and around the country gear up for next weekend's NFL conference championships, few fans will be thinking about their stock portfolios as they indulge in buffalo wings and a frosty beverage.

But maybe they should.

A new study by a UConn School of Business professor says stock returns of NFL stadium sponsors are affected by the outcomes of important games — including playoff matchups — played in sponsor's venues.

The study covered almost 3,400 games over a 16-year period and found that forming an investment fund around stadium sponsor stocks and win-loss patterns within their venues would have resulted in a 28-percent return over the course of a single NFL season.

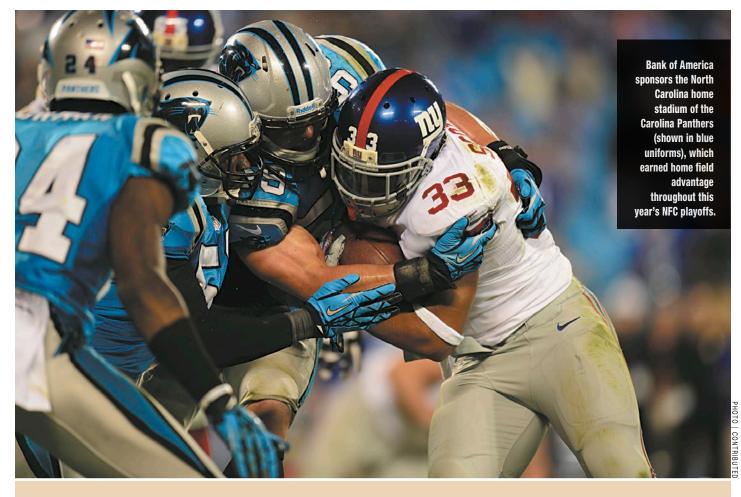
However, one local financial expert said it may not be sound financial planning to base investment decisions on the research. He describes it as a good source of information as part of a bigger decision-making process.

A review of 3,399 games (including 1,710 home games) between 1997 and 2013 by Assaf Eisdorfer, a UConn finance professor, and then doctoral student Elizabeth Kohl, showed that following home-team wins in Monday Night Football and post-season games, as well as contests categorized as upset victories, the stadium sponsor's stock increased in next-day trading 50 to 80 basis points higher than after home-team losses and that the stock increase held over the next few days.

"Stadium sponsorship is even more extreme for a playoff game, which is worth a lot more money," said Eisdorfer in an interview. "If you just won a playoff game and the next week you host another playoff game, there will be more exposure for your stadium sponsor."

His research found the sponsors' post-game stock return patterns provide profit opportunities. Eisdorfer and Kohl, who did all the research using existing university databases, formed a weekly zero-investment portfolio buying stocks of all sponsoring companies whose teams won at home that week and selling the stocks of all sponsoring companies whose teams lost.

Continued



Publicly traded companies sponsoring NFL teams' stadiums

This table lists largest NFL stadium sponsorship deals with publicly traded companies from 1996-2013.

NFL Team	Stadium Name	Location	Sponsoring Firm	Sponsorship	Years	Spend	Start Date
Giants	MetLife Stadium	E. Rutherford, NJ	MetLife Inc.	\$400,000,000	25	\$16,000,000	Aug. 2011
Jets	MetLife Stadium	E. Rutherford, NJ	MetLife Inc.	\$400,000,000	25	\$16,000,000	Aug. 2011
Texans	Reliant Stadium	Houston, TX	Reliant Energy	\$320,000,000	32	\$10,000,000	Aug. 2002
Texans	Reliant Stadium	Houston, TX	NRG Energy	\$320,000,000	32	\$10,000,000	Aug. 2010
Redskins	FedEx Field	Landover, MD	FedEx	\$205,000,000	27	\$7,592,593	May 1999
Cardinals	University of Phoenix Stadiu	m Glendale, AZ	Apollo Group	\$154,000,000	26	\$5,923,077	Aug. 2006
Panthers	Bank of America Stadium	Charlotte, NC	Bank of America	\$140,000,000	20	\$7,000,000	Jan. 2004
Eagles	Lincoln Financial Field	Philadelphia, PA	Lincoln National Corp.	\$139,000,000	21	\$6,619,048	Aug. 2003

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SOURCE: UCONN SCHOOL OF BUSINESS



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UConn Study

They held this portfolio from the second trading day to the fifth trading day after the game and found it generated "abnormal profits," particularly for home games whose outcomes are hard to predict and by nature attract more attention and provide a higher element of news.

Their portfolio would return approximately 28 percent per NFL season based on 1.5 percent growth per week over the length of the regular season and playoffs. Eisdorfer said investors would show a \$15 return weekly on a \$1.000 investment.

Robert Laraia, founding partner of Northstar Wealth Partners in West Hartford, said other factors have to be considered that have a more long-term effect. He said higher attendance can also have a positive effect on stock performance as well as climate. "I don't know if I was building a portfolio, I would put [this

► As of 2013, 62 percent of U.S. teams' stadiums/arenas in the four major league sports ... were sponsored by publicly traded companies.

research] on the top 10 list," Laraia added.

Laraia also said an entity's sponsorship of a stadium is no long-term guarantee of stock performance — or even business viability — regardless of how well a home team does. He pointed out the tech firm PSINet, which bought the naming rights to the Baltimore Ravens stadium in 1999. The Ravens won the Super Bowl in 2001 and PSINet filed for bankruptcy six months later.

According to the UConn School of Business, this is the first study to examine the effect of professional sports outcomes on the stock returns of the team's sponsors. As of 2013, 62 percent of U.S. teams' stadiums/

arenas in the four major league sports — football, baseball, basketball and hockey — were sponsored by publicly traded companies. Previous studies have focused on the relationship between the performances of national sports teams in international competitions and the movements of the national stock exchanges.

As to why UConn studied this issue when there are no professional football stadiums in Connecticut? Eisdorfer said it was because of the school's geographic position between New York and Boston. Plus, he said, there's the innate curiosity of academic research.

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THE ALLIANCE





West Hartford, Simsbury top work-life balance rankings

Offering a positive work-life balance has become a major recruitment tool for many businesses, particularly in attracting younger, Millennial workers who, studies have shown, crave a lifestyle that doesn't always make their career the No. 1 priority.

Residents in sev-Connecticut towns seem to have found a better worklife balance than others, according to a new study by California online researcher Zippia.com, whose rankings of the 10 best cities in Connecticut to achieve a

work-life balance offers some surprises.

The rankings are based on several criteria including resident: commute time, hours worked per week, size of household, things to do per capita, and unemployment and poverty rates.

Basically, if individuals don't waste time getting to and from work, work less and have a family, they're on the road to a better work-life balance, which ultimately means doing things that allow them to achieve happiness and satisfaction, the study said.

Coming in at No. 1 on the list is the town

CT towns and cities with residents who enjoy the greatest work-life balance

Ranking	Municipality	Resident avg. work hours per week	Population		
1	North Haven	38.2	24,011		
2	Watertown	37.8	3,308		
3	Newtown	36.9	2,067		
4	Durham	38.5	2,939		
5	West Hartford	38.6	63,340		
6	Weatogue	38.7	2,947		
7	Pemberwick	38.3	3,594		
8	West Simsbury	37.3	2,569		
9	Trumbull	38.8	36,251		
10	Newington	38.3	30,606		
SOURCE: ZIPPIA.COM					

of North Haven, whose residents work an average of 38.2 hours per week. Watertown and Newtown round out the top three towns, according to the report, which used data from the most recent American Community Survey from the U.S. Census Department.

West Hartford is this highest ranked Greater Hartford municipality on the list, ranked No. 5 overall. Residents there work an average of 38.6 hours per week. The Weatogue section of Simsbury, West Simsbury, and Newington also made the top 10.

- Greg Bordonaro

2016: The year of the deal?

A recent Citizens Commercial Banking survey of nearly 600 executives at mid-sized U.S. companies found that more than half are actively seeking M&A and capital-raising deals this year.

Rhode Island-based Citizens, which has 45 bank branches across Connecticut, said the survey results indicate that mid-sized companies (annual revenue between \$5 million and \$2 billion) are seeking significant growth after several years of working to preserve liquidity and repair balance sheets following the 2007-2009 economic recession.

Connecticut's recovery from that recession has been slower than some other states, with private-sector job numbers having just reached pre-recession levels in November.

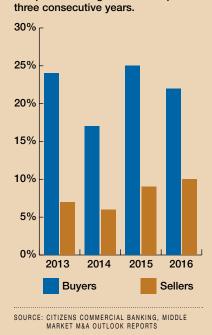
More than half of the companies surveyed said they felt more confident than they had in the past about outside investment being an appropriate strategy. Companies said their top buying concerns included increasing revenue and putting their cash to work.

Globally, companies spent a record \$3.8 trillion on M&A in 2015, according to a recent report by Bloomberg Business.

"Last year's record-breaking \$3.8 trillion in M&A, which featured several mega-deals among very large corporations, seems to have had an impact on the thinking of many middle market executives," Bob Rubino, executive vice president at Citizens Commercial, said in a statement. "Many feel this year could be their year to make a deal."

U.S. mid-sized firms currently involved in M&A activity

While middle-market buying activity has fluctuated, the number of companies selling has ticked up for



Of the 598 companies surveyed in late 2015, 21 percent were located in the Northeast.

- Matt Pilon

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BY THE NUMBERS

\$145M

The total value of the incentives Boston and Massachusetts are offering General Electric to move its corporate headquarters from Fairfield to Boston.

17

The number of home games the Hartford Yard Goats will forgo this season as a result of its new Hartford baseball stadium not being ready for the start of play in April.

2,210

The number of Connecticut single-family home sales in November, which was up 16.4 percent from a year earlier.

\$5,000

The amount of annual scholarships UConn is pledging to all Hartford public school graduates who enroll in the school as participants in the Hartford Promise program.

TOP 5 MOST READ

on HartfordBusiness.com

- Report: GE will move corporate HQ to Boston
- United launches non-stop BDL to Denver flight
- Stadium delays force Yard Goats to start season on road
- RBS advises: sell everything! 2016 will be a 'cataclysmic year'
- Record-breaking fuel cell park approved

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GE CEO Jeff Immelt is moving his company to Boston's technology hub.

TOP STORY

GE confirms corporate HQ move to Boston

General Electric's announcement last week that it will leave Fairfield and move its corporate headquarters to Boston will have a major impact in Connecticut as the state losses potentially thousands of jobs.

GE said it plans to have 800 employees in Boston by 2018. The headquarters will be located in Boston's Seaport District. GE said it will also sell its Fairfield offices.

Massachusetts and Boston combined are offering grants and incentives up to \$145 million for the move.

GE said in a statement it has been considering the composition and location of its headquarters for more than three years. The company began its formal review in June 2015, with a list of 40 potential locations. At the time, its CEO said Connecticut's state finances were the major reason for the move. Boston was selected after a careful evaluation of the business ecosystem, talent, long-term costs, quality of life for employees, connections with the world and proximity to other important company assets.

GE spokesman Seth Watson said 200 corporate headquarter jobs will move to Boston. He said other positions will transfer to a GE location in Norwalk.

David Cadden, a Quinnipiac University business professor, said he was surprised GE is moving to Boston because incentives for a move to New York City or Westchester County would have met top executives wouldn't have had to relocate.

On the other hand, the professor said, "Massachusetts may reflect a shift in emphasis by Jeff Immelt, CEO of GE. He's emphasizing manufacturing and advanced technology for the future growth of GE." As Cadden observed, Massachusetts was recently ranked the top state for innovation by Bloomberg. He also said the Boston area is home to a number of top universities and colleges, which will boost recruitment efforts.

SPORTS & OUTDOORS

Stadium delays force Yard Goats to start season on road

No matter the pace of construction over the next few months, the lights at Hartford's minor league baseball stadium won't be turned on come opening day on April 7.

The Yard Goats said last week the team will play its first 17 home games at opposing teams' venues through at least May 8. The announcement came one week after a contentious meeting of the Hartford Stadium Authority regarding a potential \$10 million cost overrun and construction delays to the team's new downtown Hartford stadium. Team owner Joshua Solomon and Eastern League President Joe McEacharn criticized stadium developer Centerplan Cos. for its past assurances that the park would be ready for April 7, despite design changes.

Centerplan defended itself, arguing that it had been transparent about project milestones and unexpectedly higher materials costs. The Yard Goats said they would still play a full 142-game schedule, which kicks off in three months in Richmond, Va.

Rangers extend Wolf Pack agreement

The New York Rangers extended their contract with Spectra by Comcast Spectacor to keep the minor league hockey Hartford Wolf Pack playing at Hartford's XL Center through the 2016-17 season.

Terms of the deal were not disclosed.

The Wolf Pack franchise, which is the Rangers' American Hockey League affiliate, is currently in its 19th year of operation. That is the second-longest current continuous affiliation between an NHL club and a single AHL market in the league, surpassed only by the 24 season partnership between the Boston Bruins and Providence, R.I.

The Wolf Pack won one league title, the 2000 Calder Cup, during its history.

ENERGY & UTILITIES

Record-breaking fuel cell park approved

A proposed Beacon Falls fuel cell park, which would be the world's largest, took a big step forward recently as it received the blessing of the Connecticut Siting Council.

Though the council expressed reservations over the 63.3-megawatt parks' projected carbon-dioxide emissions (265,000 tons per year), it ruled that the park fits with the state's renewable-energy goals and would not have a substantial adverse environmental impact.

The park would contain fuel cells made by Danbury's FuelCell Energy. There would be 21 total units split among two different models, one with a higher efficiency rating. The developer, 0&G Industries subsidiary Beacon Falls Energy Park LLC of Middletown, still needs to get air permits from the state Department of Energy and Environmental Protection.

Eversource, UI get low customer-service rankings

A new report shows United Illuminating and Eversource Energy ranking next to last in their respective segments for customer service among Eastern U.S. energy providers. They are ranked fifth and sixth lowest respectively among large and mid-sized energy providers nationally.

United Illuminating has a score of 651 points out of a possible 1,000, according to the J.D. Power 2016 Electric Utility Business Customer Satisfaction Study. Eversource Energy scores 655 points in the study.

The national average score is 704 in 2016. The study, now in its 17th year, measures satisfaction among business customers of 102 targeted U.S. electric utilities, each of which serves more than 25,000 business customers. Overall satisfaction is examined across six factors (listed in order of importance): power quality and reliability; corporate citizenship; price; billing and payment; communications; and customer service.

GOVERNMENT, POLITICS & LAW

State overtime could hit \$238M; reforms sought

State overtime spending has reached \$119 million through the first half of the fiscal year, according to data released by the General Assembly's Office of Fiscal Analysis. That number is projected to grow to \$238 million by June 30, according to the Connecticut Business and Industry Association.

The Department of Correction is responsible for \$37.6 million in overtime, which represents 31.6 percent of overtime spending. The Department of Mental Health and Addiction Services (DMHAS) is next at \$26.2 million, or 22 percent.

In a blog post on the CBIA website, its chief economist Peter Gioia wrote that overtime numbers should be "setting off alarm bells throughout the [State] Capitol."

Gioia said in his post each DMHAS employee using overtime could build up \$21,738 in overtime earnings on top of their regular pay. The CBIA, Gioia said in his post, has advocated reforming the state pension system by, among other things, not counting overtime pay as wages in the last three years prior to retirement — the years on which pension calculations are based.

NONPROFITS

CT's largest nonprofit advocacy group formed by merger

The Connecticut Association of Nonprofits and the Connecticut Community Providers Association have agreed to a merger, creating a new 600-member association called Connecticut Community Nonprofit Alliance.

The merger, under consideration for years, creates the largest advocacy organization for nonprofits in Connecticut and is effective Feb. 1. The mission of the new organization, according to a statement, will be to advocate and build capacity for community-based nonprofits that advocate for and provide human services, health care, arts and culture, housing, recreation, education, and antipoverty programs.

The combined membership employs more than 100,000 individuals, and spends about \$3 billion each year.

MANUFACTURING

Colt completes financial restructuring

Colt Defense said last week it has completed its financial restructuring and emerged from its Chapter 11 bankruptcy. The West Hartford company concluded its restructuring after completing all required actions and satisfying all remaining closing conditions included in its court-approved reorganization plan.

Under the plan, Colt said it has restructured and reduced its debt by \$200 million, improved its capital structure, and enhanced its liquidity profile. It also raised \$50 million of new capital in the restructuring process.

In addition, the company said it has executed a long-term lease for its West Hartford headquarters and signed an agreement with the United Auto Workers union that represents its employees.



REAL ESTATE

CT single-family home sales grow; median prices dip

The number of Connecticut single-family home sales are growing against a backdrop of falling median prices, which sank 8.4 percent in November.

According to The Warren Group, publisher of the Commercial Record, single-family home sales grew 16.4 percent in November by posting 2,210 sales, continuing a strong year for Connecticut's residential real estate market. That's up from 1,889 sales in November 2014.

In the same time frame, median sales prices decreased from \$250,000 last November to \$229,000 in November 2015. Median prices have fallen or remained flat 23 out of the last 25 months, starting with November 2014.

EDUCATION

CT among top 5 states in education quality

A report by Education Week ranks Connecticut public schools among the best in the nation in the publication's annual Quality

Counts report. The state was ranked in the top five on the list.

According to a statement by the state Department of Education, the education publication used federal and state data to grade the 50 U.S. states in three categories: the Chance-for-Success Index, school finance, and the K-12 Achievement Index. Connecticut received an overall score of 82.5 points out of 100, which placed Connecticut in the top five states in the nation and topped the national overall score of 74.4 points.

In school finance, the state was ranked third. Connecticut and Minnesota tied for fourth nationwide in the Chance-for-Success Index, which captures the role of education in supporting positive outcomes in a person's life from cradle to career, according to Education Week.

Connecticut ranked in the top quarter of states in the K-12 Achievement Index, which assesses the performance of a state's public schools against 18 indicators capturing current achievement levels, improvements over time, and poverty-based gaps.

HOSPITALITY & TOURISM

Goodwin Hotel tagged to reopen

The shuttered Goodwin Hotel in downtown Hartford may be reopening. CBRE-New England officials disclosed last week at their annual Hartford market overview-outlook forum that Greenwich Hospitality Group has been retained to reopen and manage the 135-year-old Queen Anne style property wrapping three sides at the foot of Goodwin Square office tower, 225 Asylum St.

CBRE officials did not say when the hotel or how many of its rooms will reopen. The 124-room Goodwin Hotel closed Dec. 29, 2008. Last June, Wilton investors Westport Capital Partners LLC, operating as Goodwin Square Building LLC, paid at least \$17.6 million for the 330,000-square-foot office building and its adjoining vacant hotel.

Greenwich Hospitality operates several luxury hotels, primarily in Fairfield County, and is partnered with East Hartford entrepreneur Dan Matos in the development of the Delamar Hotel West Hartford now under construction to open this summer.

WHAT'S AHEAD:

- 1/25 Focus: **Accounting**
- The List: Largest Accounting Firms
- Nonprofit Profile: **United Way**

CALENDAR

WEDNESDAY, JAN. 20

Depression in the Workplace

The Connecticut Health Council is hosting a panel discussion about workplace depression, its costs to employers, and possible solutions.

The Jan. 20 discussion will run from 7:30 a.m. to 9:30 a.m. at the Marriott Hartford Downtown, 200 Columbus Blvd., Hartford.

Donna DeWan, director of corporate programs from the Washington D.C.based National Council for Behavioral Health, will be the keynote speaker.

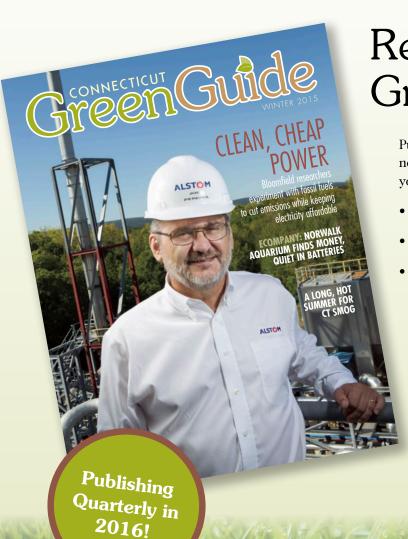
The panel discussion will include: Hyong Un, chief psychiatric officer, Aetna; Marcy Crossman, senior manager of employee benefits and programs absence management at Paychex; and Bob Albright, management department chair, University of New Haven.

The panel will be moderated by lawyer Gabriel J. Jiran of Shipman & Goodwin LLP.

Cost to attend is \$25 for health council members; \$50 for nonmembers.

For more information go to http://web.metrohartford.com/events.

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A Company of the second

Insurers push price transparency innovation

By John Stearns

jstearns@HartfordBusiness.com

ealth insurers continue improving ways to inform their customers about the cost and quality of health care to empower better buying decisions, while also showing that most expensive care doesn't necessarily equate to highest quality.

As more employers offer high-deductible insur-

ance plans, consumer costs are increasingly front-of-mind for consumers. That cost shift, some experts predict, will increase demand for useful price and quality data.

As a result, insurers are rushing to sate that demand.

Anthem Blue Cross and Blue Shield, for example, recently announced it's offering a new price and quality tool to Connecticut customers through a collaboration with Castlight Health Inc. Castlight offers software tools designed to help employers manage healthcare investments and employees make better healthcare decisions.

Anthem has had about 90 clients using Castlight tools, but is rolling out the program across the board this year, starting about summertime with its health exchange business in Connecticut and then rolling it out to group segments through the rest of this year and 2017. The companies are scaling up



George Lenko, staff vice

Anthem

president-client solutions,

director of institutional businesses strategy and product management, Aetna

the transparency tool now, said George Lenko, staff vice president-client solutions within Anthem's marketing department.

The Castlight product powering Anthem's price transparency tool aims to better integrate doctor, price and quality information in one place, making it more user-friendly with a goal of engaging consumers the way sites like those in retail do, Lenko said.

"It pays to be a shopper; it pays to be informed," he said. "It's very easy to be a shopper in retail or other service industries," but that transition has been slower in health care with its various complexities, he said.

"People shouldn't be passive participants in their own health care," Lenko added.

Castlight will offer a mobile app for Anthem customers to access cost and quality information digitally, something other insurers already offer.

Digital access is a key component of making healthcare decision making easier.

Now, for example, Anthem offers an option where if it finds another network provider that charges less for the same service and quality, it will call customers with the potential cost savings. While there currently are no plans to discontinue that call service, it wouldn't be necessary with a mobile app that sends information directly to consumers, Lenko said.

Skeptical doctors

Doctors, of course, have not always viewed price transparency and quality tools favorably, arguing that many rankings or ratings are arbitrary or don't accurately reflect a doctor's ability. That, however, hasn't stopped insurers from continuing to innovate in the space, especially as demands for cutting costs continue to escalate.

Hartford insurer Aetna has seen its consumer engagement with such tools rising, said Chris Riedl, Aetna executive director of institutional businesses strategy and product management.

"More and more people are becoming familiar with these tools and utilizing them the same way they would shop for anything else," she said, "We're all making great strides, but there's more to be done to get people to be using these tools."

Aetna has been tweaking its transparency tool over the last decade, she said. Its Member Payment Estimator, or MPE, was introduced in 2010 and uses Aetna's claim-adjudication engine to access the most current negotiated rates with providers in real time, she said. The tool bundles services and costs for a procedure for example, fees for the doctor, anesthesiologist, facility, etc. - into one price, taking the guesswork out of the total patient costs, she said.

The service bundle also accounts for the customer's specific health plan, including deductible, co-insurance and health savings account, to provide a personalized estimate.

The tool allows customers to compare costs for up to 10 providers at a time, and options for where the care can be received, she said.

Aetna's latest price transparency innovation is Wellmatch, unveiled in 2015. It builds off the MPE and offers additional features and a more customized experience for users, including patient reviews, provider and facility quality ratings, anonymous co-worker recommendations and mobile-app access. Aetna plans to offer reviews in its MPE this year and add pharmacy transparency on the mobile app, Riedl said.

Meantime, Bloomfield insurer Cigna last year added a language tool to its Health Care Professional Directory, which includes cost and quality information. For example, not everyone knows a doctor who does colonoscopies is a gastroenterologist, said Gabrielle Boisvert, digital marketing manager for Cigna.

"So we introduced this concept of natural language where a customer can type in 'colonoscopy doctor' or 'stomach doctor' and will get results for gastroenterologist," Boisvert said.

Cigna also provided more upfront clarity to customers before they see a doctor, giving them choices of whom they can see and where to access care, she said.

The cost, for example, for the same doctor doing a colonoscopy in a hospital versus an outpatient facility can be as much as \$2,000.

Cigna provides quality information on doctors and facilities, too, such as whether a doctor has an NCQA rating. Cigna also has its own quality rating, or Cigna Care Designation, which basically equates to a highperforming, lower-cost doctor, Boisvert said.

It's not a patient-experience rating, she said.

"It's more about: We know that this doctor doesn't overprescribe procedures unnecessarily, we know that he or she is high-performing, we know that he or she falls within whatever the cost criteria are for that Cigna Care Designation."

The site also will say if the doctor is accepting new

For patients searching to see if a doctor is in network and perhaps not thinking about cost and procedures that doctor performs, Cigna has added a link to prompt additional customer inquiry.

"Basically, what the link says is: Know before you go, view procedures and cost information." Boisvert said.

When clicking on view procedures and cost information, "what you're going to get is access to a ton of great information, including all of the different types of procedures that doctor performs and the cost of those procedures," she said. "So that's kind of one angle into helping inform our customers about cost information because a lot of times their mental model around coming to the directory is not necessarily to get a cost, it's more about getting a list of who are the in-network doctors that I can go see?"

When customers see their cost estimates, they can hit a link called "Show me the math" that breaks down how the cost was calculated in an easy-to-understand format, she said.

EXPERT CORNER

Medical marijuana law leaves open questions for employers

By Megan Y. Carannante and Rachel L. Ginsburg

ary Jane, a machine operator, is battling breast cancer. During a routine

drug screening, she tests positive for marijuana. The company intends to terminate her because she violated its zerotolerance, drug-free workplace policy.

When the company confronts Jane about the failed test, she responds that she is legally using medical marijuana for her chemotherapy-related pain and fatigue. She assures the company that she only smokes marijuana during nonwork hours and has never been "high" at work. The company believes Jane, but is understandably con-

cerned that the residual effects of her marijuana use may pose a safety risk to herself and others while she is on the job.

The question is: Can the company lawfully terminate Jane for

her marijuana use? Connecticut is one of 10 states and the District of Columbia that provides protections to employees who are medical-marijuana users or authorized caregivers for users. Specifically, Connecticut law prohibits employers from refusing to hire, terminate, penalize or otherwise discriminate against an employee solely on the basis of his/her status as a medical marijuana user or caregiver. Employers, however, can still insist that employees refrain from using marijuana during work hours and can discipline any employee who is "under the influence" at work.

In light of this law, Jane's employer is faced with a catch-22. If the company terminates Jane for violating its drugfree workplace policy, it risks liability if Jane can prove she was not "under the influence' at work. On the other hand, if it does not terminate Jane, the company risks liability should she report to work "under the influence" and injure herself or others. The issue is complicated by the fact that "under the influence" is an entirely subjective concept and unlike a breathalyzer test for alcohol, a drug test is not always

a reliable indicator of whether or not an employee is "high" at work because traces of marijuana remain in an individual's system long after its effects disappear.







When terminating employees, companies are typically guided by statutes, regulations court decisions. In the brave new world of legalized marijuana in Connecticut, the statutes are unclear, the regulations are silent, and the matter has

For example, in a case now pending in Massachusetts, Barbuto v. Advantage Sales and Marketing LLC, a marketing employee using medical marijuana for her Crohn's disease was terminated two days

not yet reached the

courts.

into her employment after failing a pre-employment drug test.

The Barbuto lawsuit is the third of its kind to challenge the propriety of an employee termination based on lawful medical marijuana use, the other two being in Maine and Colorado. The lawsuit in Maine settled before the court could issue a ruling. In Colorado, in the case of Coats v. Dish Network LLC, the Colorado Supreme Court ruled that Dish Network was within its rights to terminate Coats, a quadriplegic using medical marijuana for pain who failed a drug test, because marijuana remains an illicit Schedule I drug under the federal Controlled Substances Act.

Connecticut employers should not rely on Coats, however, because Colorado, unlike Connecticut, does not have a statute offering express protections to employees who lawfully use or administer marijuana.

Until such guidance exists, Connecticut companies are wise to educate management about the medical marijuana antidiscrimination law, revise their handbooks and policies accordingly, and train management in recognizing signs of impairment from marijuana use.

 ${\it Megan~Y.~Carannante~and~Rachel}$ L. Ginsburg are attorneys with Pullman & Comley LLC and have recently conducted seminars and webinars regarding the legal aspects of marijuana use in the workplace.

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Largest hospitals in Greater Hartford

(Ranked by total number of FTE employees as of Oct. 2015)

Rank	Hospital	FTE employees	Licensed beds	2014 discharges	2014 total net patient revenue	Head of hospital	Year founded
1	Hartford Hospital (1) 80 Seymour St. Hartford, CT 06102 860-545-5000; www.hartfordhospital.org	5,807	867	42,755	\$976,155,739	Stuart Markowitz president, Hartford Region	1854
2	St. Francis Hospital and Medical Center (2) 114 Woodland St. Hartford, CT 06105 860-714-4000; www.stfranciscare.com	4,279	617	31,136	\$703,009,000	John F. Rodis president	1897
3	Middlesex Hospital 28 Crescent St. Middletown, CT 06457 860-358-6000; www.middlesexhospital.org	2,118	275	14,296	\$354,010,685	Vincent G. Capece Jr. president & CEO	1904
4	The Hospital of Central Connecticut (1) 100 Grand St. New Britain, CT 06050 860-224-5011; www.thocc.org	2,002	446	15,640	\$361,711,967	Lucille Janatka president, Central Region	2006
5	Connecticut Children's Medical Center 282 Washington St. Hartford, CT 06106 860-545-9000; www.connecticutchildrens.org	1,984	187	5,803	\$252,957,977	James E. Shmerling president & CEO	1996
6	UConn's John Dempsey Hospital 263 Farmington Ave. Farmington, CT 06030 860-679-2000; www.uchc.edu	1,313	234	8,566	\$286,757,590	Anne Diamond CEO	1975
7	Manchester Memorial Hospital (3) 71 Haynes St. Manchester, CT 06040 860-646-1222; www.echn.org	1,173	249	8,806	\$172,204,267	Peter J. Karl president & CEO	1920
8	Bristol Hospital and Health Care Group Brewster Road Bristol, CT 06011 860-585-3000; www.bristolhospital.org	1,160	154	7,379	\$173,101,831	Kurt A. Barwis president & CEO	1921
9	Hospital for Special Care 2150 Corbin Ave. New Britain, CT 06053 860-223-2761; www.hfsc.org	1,050	228	NA	NA	John J. Votto (4) president & CEO	1941
10	MidState Medical Center (1) 435 Lewis Ave. Meriden, CT 06451 203-694-8200; www.midstatemedical.org	963	156	9,284	\$219,132,186	Lucille Janatka president, Central Region	1998
11	Windham Hospital (1) 112 Mansfield Ave. Willimantic, CT 06226 860-456-9116; www.windhamhospital.org	501	144	3,427	\$77,506,994	David Whitehead president, East Region	1933
12	Rockville General Hospital (3) 31 Union St. Vernon, CT 06066 860-646-1222; www.echn.org	410	102	2,112	\$68,528,682	Peter J. Karl president & CEO	1921
13	Johnson Memorial Medical Center (5) 201 Chestnut Hill Road Stafford Springs, CT 06076 860-684-4251; www.jmmc.com	332	92	3,424	\$66,648,825	Stuart E. Rosenberg president & CEO	1912
14	Mount Sinai Rehabilitation Hospital (6) 490 Blue Hills Ave. Hartford, CT 06112 860-714-3500; www.stfranciscare.com	181	60	662	\$38,837,000	Robert J. Krug president & CEO	1995

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We want to publish the most complete and accurate lists possible. To correct an error or submit information, contact Stephanie Meagher, research director, at (508) 755-8004, ext. 263 or smeagher@nebusinessmedia.com.

Source: Individual hospitals. Note: FTE=Full-time equivalent, which is a 40-hour work week.

(1) Part of Hartford Healthcare system.

(2) On Oct. 1, 2015 St. Francis Hospital and Medical Center merged with Michigan-based Trinity Health.

(3) Part of Eastern Connecticut Health Network.

(4) Votto will retire Oct. 1, 2016, when he will be replaced as president and CEO by Lynn Ricci.

(5) State regulators have approved the acquisition of Johnson Memorial Medical Center by Michigan-based Trinity Health. This ends Johnson's bankruptcy proceedings, and its debts will be assumed by Trinity Health.

—Compiled by Stephanie R. Meagher.

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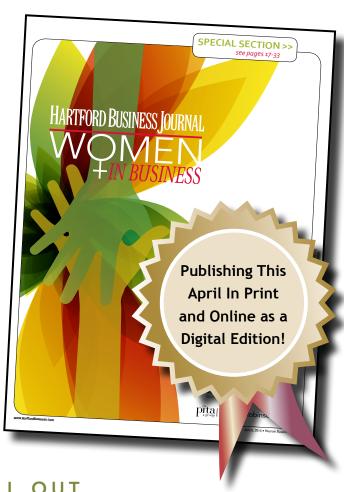
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Big Y Supermarket at Everybody's Plaza, Cheshire.

Cheshire's Everybody's Plaza sold for \$12.3M

he Everybody's Plaza in Cheshire sold just days before the close of 2015 for \$12.3 million.

Retail developer-landlord Phillips Edison & Co., of Cincinnati, Ohio, bought the 50,905-square-foot shopping center at 1029 S. Main St. from Cheshire's Capitol Development Associates, a family enterprise that had owned the retail plaza for years, according to sole broker Calcagni Commercial.

The buyer declined to reveal what it paid, but Cheshire town clerk records peg the sale price at \$12.3 million.

Phillips Edison's other Connecticut retail holdings, according to its homepage, include the 124,218-square-foot Stop & Shop Plaza in Enfield, and the 128,766-square-foot Willimantic Plaza in Windham.

With Big Y Supermarket as its anchor, Everybody's other tenants include Dunkin' Donuts, Subway and Premiere Wine & Spirits.

Last April, Big Y acquired the assets of the former IGA supermarket that anchored the shopping plaza.

Nat'l. Relo's Hamden space



1004-1020 Sherman Ave., Hamden.

National Relocation Solutions Inc. inked a five-year lease recently for 9,144 square feet of warehouse space in Hamden for its moving and storage operations.

NRS will have three truck docks and 20-foot ceilings in its space at 1004-1020 Sherman Ave., according to exclusive broker Press/Cuozzo Commercial Services.

With the lease, there is 13,100 square feet, plus 2,000 square feet of mezzanine offices and two truck docks still vacant at the 33,300-square-foot facility, the broker said.

WTE 1004 Sherman LLC is landlord.

WTE 1004 Snerman LLC is landlo

\$4.9M Windham retail sale

A pair of Windham shopping centers



sold recently for \$4.9 million, brokers say.

The North Windham Plaza and adjacent North Windham Commons is a 42,405-square-foot retail plaza situated at 351-361 Boston Post Road (Route 6) in the town's North Windham section.

RPG Windham LLC was the buyer; A & A Associates LLC and A & A Development LLC were sellers, according to sole broker Reno Properties Group.

The contiguous pair — home to 19 retail tenants — is located across Route 6 from Walmart and Home Depot.

AOS's \$1M Meriden buy

Aperture Optical Services Inc. has paid \$1 million for a 23,303-square-foot Meriden industrial facility into which AOS will relocate its high-end optical component operations, brokers say.

170 Pond View Drive Meriden LLC sold the 4.27-acre property, according to broker Sentry Commercial.

AOS is currently housed at 27 Parson Lane in Durham.

\$225K Hamden sale

A 21,488-square-foot Hamden industrial building has sold for \$225,000, brokers say

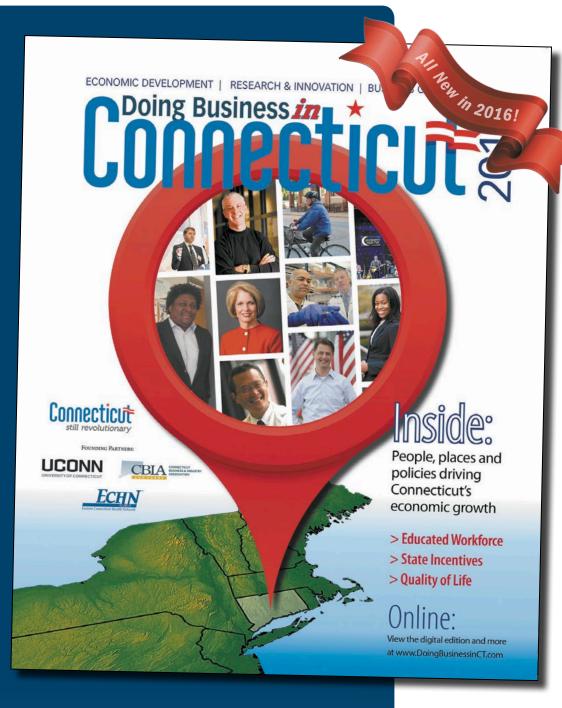
Morse Street Corp. on Dec. 15 purchased the property on 1.33 acres at 266 Morse St. from Tannenbaum Realty LLC, according to broker Press/Cuozzo Real Estate.

The building features four overhead doors, central air conditioning and is fully sprinklered.

Deal Watch wants to hear from you. E-mail it, along with contact information to: gseay@HartfordBusiness.com. Gregory Seay is the Hartford Business Journal News Editor.

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from page 1

Hartford acreage eyed for Caribbean trade zone



► 'Jamaica is not just a

markets.'

Ralph Thomas

market to ship goods to.

It can be used to ship

goods to other [global]

Jamaica's U.S. Ambassador

several North American air carriers about establishing direct, daily passenger/cargo flights between Bradley International Airport and Jamaica's capitol, Kingston.

Meantime, trade-minded members of Hartford's West Indian community also are lobbying the city to designate some of its North Meadows acreage as a Caribbean trade zone to promote the flow of goods between that region and Connecticut, say people familiar with the notion.

"There are benefits to Hartford and there are benefits to Jamaica," said Ralph Thomas,

Jamaica's Washington D.C.-based ambassador to the U.S., who made a fourday goodwill visit to the Capital City in late November, where the notion of expanded air travel and trade between Connecticut and Jamaica was liberally aired.

Kevin Dillon, executive director and CEO of the Connecticut Airport Authority, and

Thomas both stress air-service talks with carriers are very preliminary and there is no specific timetable for a decision.

They also declined to identify which carriers they are in discussions with, but said there is airliner interest in Jamaica service. Presently, the nearest non-stop Jamaica flights originate from Boston and New York City.

"Route development," Dillon said, "is little bit like a courtship. We spend a lot of time talking to [air carriers] about us."

At least six air carriers — Air Canada, AirTran, JetBlue, American, Delta and United — offer connecting flights with one or more stops to and from Bradley to Kingston, or Jamaica's Sangster International Airport in Montego Bay. Since Jan. 5, 2012, JetBlue is the only carrier with non-stop Caribbean flights from Bradley, to San Juan, Puerto Rico.

American and AirTran's parent, Southwest Airlines, say they constantly patrol for profitable fleet-passenger opportunities. JetBlue said in an emailed statement, "We have a good relationship with Bradley International Airport, and frequently have conversations about the possibilities of expanding service both in the short and long terms," adding that it does not transport cargo. The rest did not respond to requests for comment.

Dillon and Thomas say there are myriad reasons why direct flights between

Connecticut and Jamaica make sense, financially and logistically.

"I do believe we have a population here in New England, and certainly in Hartford, that are fond of sun-drenched destinations," Dillon said. "It stands to reason we have something to talk with them about. A route to Jamaica would just be one of many we talk about."

Discussions remain ongoing, for instance, with carriers about direct daily flights to and from Bradley to West Coast points, such as Los Angeles, Phoenix and San Francisco, he said. Starting Sept. 28, regular, seven-days-a-week

Aer Lingus flights to and from Ireland will resume at Bradley, after a seven-year hiatus in trans-Atlantic service.

"Jamaica is a major tourist destination," Thomas said. "We already have 1.5 million American tourists traveling to Jamaica every year."

On his recent fourday visit to Hartford in November, the Jamaican ambassa-

dor heard from frustrated Connecticut tourists and business travelers about the lack of direct air service to and from the island.

Thomas said he also is aware of a "very strong desire from the West Indian community" to expand trade between the U.S., Jamaica, Trinidad and their half-dozen other Caribbean neighbors.

Inbound products to Connecticut, he said, might include popular Jamaican foodstuffs, including prepared foods, spices, sauces and beverages. Outbound cargo could include Connecticut-made machinery and equipment.

"Jamaica is evolving as a country," said Thomas, who grew up in May Pen, Clarendon, Jamaica, and graduated from New York's Columbia University. "We've made a lot of progress with infrastructure. ... Jamaica is not just a market to ship goods to. It can be used to ship goods to other [global] markets."

Seeking opportunities

According to the homepage for the Hartford-based Caribbean Trade Council Inc., Jamaica's main industries include the processing of sugar, food, beverages and tobacco. It also produces chemicals, metals and construction materials, and assembles electrical appliances and apparel.

Andrew Lawrence, who launched the trade council in 2004 and is president, said



United's Bradley-to-Denver flight will use Airbus 319 aircrafts (shown above), which seat 128 passengers.

United launches non-stop Bradley-to-Denver flight

By Keith Griffin

kgriffin@HartfordBusiness.com

nited Airlines will launch non-stop service between Hartford and Denver starting in May. Airport officials said United's Denver hub will be a convenient way to access other cities the airline serves.

The service will commence on May 5, utilizing an Airbus 319 aircraft with 128 seats. The flight will depart Bradley at 8:04 a.m. and arrive in Denver at 10:23 a.m. Mountain time. The return flight departs Denver daily at 3:43 p.m. Mountain time and lands at Bradley at 9:27 p.m.

Kevin Dillon, executive director of the Connecticut Airport Authority, said no airport funds were used as an incentive for the new route.

"We may do marketing of the route as we do with other routes," he said in a

phone interview.

Dillon said no landing fee waivers were offered for the new flight because the airport already has service to Denver from Southwest Airlines. He said that incentive would only be used when trying to get an airline to start service to a new destination not currently offered.

"It would be rare to do it on a competitive route," he said.

Airports, under FAA rules, are allowed to provide marketing assistance to airlines for flights.

The Denver route will expand United's offerings at Bradley from 12 to 13 flights a day when service starts.

Southwest Airlines' Denver flight, according to the company's website, leaves Bradley at 8:45 a.m. and arrives in Denver at 11:05 a.m. Mountain time. The return trip departs Denver at 5:05 p.m. and arrives at Bradley at 10:50 p.m.

the widening of the Panama Canal, a doorway to larger goods-laden vessels between global hemispheres, makes fortified U.S.-West Indies trade inevitable.

Of all the ports in the West Indies, Jamaica's naturally deep and well-positioned ports make it an ideal logistics staging ground for goods shipped between the eastern and western hemispheres, Lawrence said.

"Cargo between the United States and the Caribbean can move back and forth." he said.

Presently, Jamaica is barely a blip on America's trade radar. The U.S. exported goods worth \$1.6 billion to Jamaica in the first 11 months of 2015, but only \$280.8 million of Jamaican imports to America were tallied in that period, according to Census Bureau data. For all of 2014, America's exports to Jamaica totaled \$2.2 billion, and imported goods worth \$285 million. In 2013, the tally was \$2 billion and \$414.5 million, respectively.

However, Connecticut's exports to Jamaica, led by foods, totaled \$3.4 million in 2014, the latest full-year Census tally available. That's down from \$3.1 million in 2013, and \$5.4 million in 2012. In 2014, Jamaica's exports to Connecticut were worth \$339,000. In 2013, Connecticut's Jamaican imports totaled \$400,000, and were \$3.9 million in 2012.

No Caribbean country is among the top 25 exporters to Connecticut, according to

Census Bureau data through 2014. Canada, China and Mexico are this state's three leading trade partners.

Business travelers, too, seek direct travel to Jamaica, Lawrence and Thomas said. Jamaica is home to a relatively large number of hospitals and health clinics, which could leverage Connecticut's healthcare expertise and technology for its population. UConn's School of Medicine was one of the stops during Thomas' recent visit.

As for a potential Caribbean international trade zone in Hartford, ex-city councilman David McDonald said talks between promoters from the local West Indian community and the city also are "still very early," awaiting a commitment from the city as to options for a 12-acre parcel off William Moody Overpass/Weston Street, adjacent to the former Connecticut Expo Center, now home to Restaurant Depot. Mayor Luke Bronin confirmed those talks.

At MetroHartford Alliance's Rising Star breakfast last Tuesday, Bronin, in response to a question from Lawrence, said Hartford, as home to the third-largest West Indian community in the U.S. (after New York and Florida), should be "a center of import-export" of goods to and from Jamaica.

"There's enormous opportunity," Bronin said, "to take that cultural asset that we have and turn it into an economic asset for the city."





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N. England transmission costs higher

paid by electricity distributors. The rate formula is complex, but in general it includes costs related to facilities, operations and maintenance, salaries and taxes.

Transmission rates are just one component of electricity costs. For example, transmission accounts for \$18.70 out of \$145 billed to an average Eversource residential customer each month.

But across New England, average transmission costs are disproportionately higher than in some other regions of the country, accounting for nearly 15 percent of total electricity costs, according an October FERC filing, which shows the rates grew 37 percent between 2010 and 2014.

FERC's order doesn't mention the region's high transmission prices, but concludes that the rate formulas lack detail that would help transmission customers and others determine how certain costs are derived and whether they are "reasonably and prudently incurred."

The agency also says the current ratemaking process has left open the possibility that transmission owners are recovering more costs than formulas allow, and that it lacks adequate procedures for stakeholders to challenge the rates when they are submitted to FERC.

The FERC action has drawn the interest of official consumer advocates from Connecticut and other New England states eager for more insight into the region's quickly rising transmission costs.

Joe Rosenthal, a principal attorney at the $\,$

Connecticut Office of Consumer Counsel, said he hopes FERC's action will give OCC and other consumer advocates the means to carefully examine the ratemaking process.

"We want to get closer to the real numbers of what [transmission owners'] real cost is," Rosenthal said, adding that he thought FERC's order was "appropriately aggressive."

FERC's scrutiny of transmission rate protocols in the ISO-New England region follows several similar actions in recent years in the Midwest and central southern U.S.

"They already have initiated similar proceedings in other parts of the country—now it's simply New England's turn," said Jackie Barry, spokeswoman for National Grid, a major transmission owner.

One reason for rising costs is that transmission investments have ramped up in New England and elsewhere over the past decade, largely in response to a 2005 federal law guaranteeing utilities a return on equity of 11 percent or more for grid-reliability improvements.

"Transmission is the most lucrative thing utilities can own," said Amy Boyd, a senior attorney with the Acadia Center in Boston, a clean-energy advocate that has studied New England's rising transmission rates.

Acadia, OCC and Attorney General George Jepsen were all involved in various FERC complaints, originating in 2011, arguing that the guaranteed returns were too generous. They had some success, but Boyd believes the recent FERC review could have more



significant impacts on transmission costs.

Eversource, another major transmission owner, completed three transmission projects in late 2014 and 2015 with a combined price tag of \$1.26 billion.

The company has approximately \$1.75 billion worth of major ongoing transmission projects, though the largest — the \$1.3 billion Northern Pass project — won't impact rates because it's a "merchant line" being funded by private developers, said Eversource spokesman Frank Poirot.

Commenting on FERC's recent order, Poirot said: "Eversource is participating in the process. Our shared objective with the FERC is to emerge from the current docket with appropriate formula rate protocols and processes that provide assurance to our customers that the transmission charges they

pay are fair and reasonable."

While major transmission projects have led to higher charges on utility customer bills, Poirot defended them as good investments, reducing congestion charges and boosting reliability for ratepayers.

"We think what we provide in transmission is a very good value for the dollar," he said.

National Grid's Barry said the region's congestion charges fell 86 percent, to \$38 million, between 2005 and 2010.

Transmission owners have also been impacted by a surge in power plant closures in recent years, Poirot said.

"Transmission is the link between our customers and those generating plants," he said. "So as those plants go off and their regions no longer become a source for generating power, then we have to find other areas."

Boyd said her organization has advocated for other ways to create a more reliable grid, rather than expensive transmission projects, including renewable energy and distributed generation.

Such alternatives are potentially cheaper, but she said they are at a disadvantage because current rules do not allow costs to be spread across the New England region like the costs of transmission projects.

Acadia also contends that ISO-New England understates the impact of such alternatives in its forecasting of future electricity demand, which could lead to the construction of unneeded transmission projects.

CORPORATE PROFILE



Barnes Group Inc.

123 Main St., Bristol | www.barnesgroupinc.com

Founded in 1857, Barnes Group Inc. is an international industrial and aerospace manufacturer and service provider, serving a wide range of end markets and customers.

Top Executive: Patrick J. Dempsey, CEO

FACT BOX

Industry: Industrial goods

3Q 2015 Revenue: \$291,434,000

3Q 2015 Profit: \$33,671,000

Quarterly Profit Change: \$(200,000)

Cash: \$65,763,000 **Employees:** 4,331

Competitors: ATI Ladish LLC

Chromalloy Gas Turbine LLC

Holder Shares % Stake

Bank of America Corp. 5,323,310 9.7

Vanguard Group Inc. 3,491,351 6.36

BlackRock Fund Advisors 3,057,417 5.57



Ticker Symbol: B Stock Price: \$32.06 Market Cap: \$1.76B 52 Week Range Price: \$31.22-\$41.78 Outstanding Shares: 54.9M **CORPORATE SUITE Non-equity** Stock Title Incentive **Executive** Salary Bonus Awards **Total** Patrick J. Dempsey President/CEO \$768,750 \$0 \$2,130,065 \$1,538,220 \$6,644,174 Christopher J. Stephens CFO/Sr. VP Finance \$461,000 \$0 \$762,575 \$609,995 \$2,444,175 Scott A. Mayo SVP Barnes Group/ \$336,799 \$1,069,840 \$305,952 \$1,924,003

President, Barnes Aerospace

STOCK WATCH (as of noon Jan. 14)



Is your organization GREEN?

If you've made Connecticut cleaner and greener, you deserve a GreenCircle Sustainability award.

The new CT DEEP **GreenCircle Sustainability Award** recognizes businesses, schools, organizations, government entities, institutions and individuals from across the state of Connecticut that take a coordinated and holistic approach to reducing their environmental impact and resource demands.

These sustainability efforts include everything from energy conservation, to reducing water usage, to increasing the recycling of materials. The GreenCircle Sustainability Award is meant to reward these efforts.

Please go to www.ct.gov/deep/greencircle for more information on nominating.

NOMINATIONS NOW OPEN!

Nominate yourself, or someone you know, today at: www.ct.gov/deep/GreenCircle

NOMINATION DEADLINE:

February 15, 2016



JOIN US!

Join Connecticut's Department of Energy and Environmental protection (DEEP), along with the Hartford Business Journal and the Connecticut Green Guide, this May for the GreenCircle Gala. The GreenCircle Gala will recognize this year's GreenCircle Awards honorees, and be a celebration of sustainability, recognizing companies throughout Connecticut for their contributions and achievements.

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MOVERS & SHAKERS









Bryan Stolz

Johnson Memorial names Rosenberg president

Stuart E. Rosenberg has been appointed president of Johnson Memorial Medical Center Inc. (JMMC), and its principal subsidiaries: Johnson Memorial Hospital, Johnson Health Care and Home and Community Health Services Inc.

Rosenberg has been at the helm of Johnson Memorial since 2013 and was considered instrumental in developing an asset purchase agreement with St. Francis Care (now owned by Michigan-based Trinity Health - New England) to be executed following JMMC's planned bankruptcy, filed last January.

Rosenberg was previously executive director of the Mount Sinai campus of St. Francis Hospital.

Cardiologist and researcher joining **JAX, UConn Health faculties**

Dr. J. Travis Hinson, a board-certified cardiologist and researcher of heart muscle diseases, is joining the faculties of The Jackson Laboratory (JAX) for Genomic Medicine and UConn Health.

Hinson comes to JAX and UConn Health from Brigham and Women's Hospital in Boston, a Harvard Medical School teaching affiliate, where he is an instructor in cardiovascular medicine and an associate physician treating patients with inherited forms of cardiovascular diseases.

Webster Bank adds two senior leaders

Webster Bank has named Richard Matte and Stephen Weiss as senior vice presidents.

Matte is sales manager of equipment finance for Webster Capital Finance. He joins Webster from GE Capital Finance, where he started his career in the information management leadership program and most recently worked in new relationship development for the company in Irving, Texas. He's based in Kensington.

Weiss is senior relationship manager of government and institutional banking and commercial banking. He comes to Webster from Sterling National Bank, where he was senior managing director, Long Island team leader.

First Niagara names senior commercial-finance officer

First Niagara Financial Group recently announced the appointment of Robert Fluharty to senior business development officer for First Niagara Commercial Finance.

Fluharty will serve customers throughout First Niagara's footprint, including the New England and tri-state regions. He is responsible for developing the bank's asset-based lending portfolio by financing packages for working capital, mergers and acquisitions, recapitalizations, turnarounds and restructurings.

Prior to joining First Niagara, Fluharty served as senior vice president/relationship manager for Santander Bank's Greater Hartford region.

Winterberry Gardens announces chief matrix officer

Winterberry Gardens recently named Bryan Stolz the new chief matrix officer for the Southingtonbased residential and commercial landscaper.

Stolz has been with the company for more than eight years and began his career there as a junior designer. In his new role, he will oversee all departments and ensure they are aligned to provide the best possible customer experience.





Karen Ragaisis



John W. "Jack" Betkoski III

Avon senior community names executive director

LCB Senior Living LLC, owner and operator of The Residence at Brookside in Avon — which includes independent, assisted and memory care options for local seniors — recently announced Laura Nelson as the community's executive director.

Nelson has dedicated her professional career to senior care, including more than 25 years as an administrator in skilled nursing, and several years as a healthcare consultant and conservator for seniors.

St. Francis appoints director of nursing

Kimberlee Richard has joined St. Francis Hospital and Medical Center as a director of nursing. Richard will direct unit 8-7, the medical surgical ICU, staffing office, respiratory therapy, and interventional radiology nursing, among other units.

Richard has more than 20 years of experience in various leadership roles and most recently worked at Waterbury Hospital as director of medical surgical services.

Quinnipiac appoints clinical assistant professor of nursing

Karen Ragaisis has been appointed clinical assistant professor in the School of Nursing at Quinnipiac University.

Before joining Quinnipiac, Ragaisis was an adjunct clinical faculty member at the University of Connecticut's School of Nursing. She was a psychiatric nurse practitioner and continues to practice in a per-diem capacity in the emergency department at Hartford Hospital.

Sentry Commercial welcomes new brokers

Hartford commercial real estate firm Sentry Commercial announced Nick Pinto as an industrial broker and Chris Duclos as an industrial specialist.

Pinto started with the company in 2012 with a primary focus on property research and is now responsible for client accounts throughout central Connecticut.

Duclos was the owner and founder of Mobile Fresh Market before joining Sentry Commercial. He is responsible for client accounts in Western Massachusetts.

CT Public Utilities Regulatory Authority vice-chairman elected to national post

Connecticut Public Utilities Regulatory Authority Vice-Chairman John W. "Jack" Betkoski III was recently elected second vice president of the National Association of Regulatory Utility Commissioners (NA-RUC), which positions him to assume the role of NA-RUC president in 2017.

NARUC is the national association of public utility commissioners, which regulates utility services in commissioners' respective states.

Betkoski has served on Connecticut's utility requlatory authority since 1997.

NONPROFIT NOTEBOOK

NONPROFIT PROFILE

Capital Workforce Partners

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To leverage public and private resources to produce skilled workers for a competitive regional economy.

SERVICES

TOT EXECUTIVE	GENVIOL			
Thomas Phillips, CEO		ordinates comprehensive programs job seekers and employers.		
FY 2014 SUMMARY				
	2013	2014		
Total Employees	69	55		
Total Assets	\$4,354,580	\$3,893,388		
Total Liabilities	\$2,550,816	\$2,783,115		
REVENUES				
Contributions & Grants	\$19,421,255	\$20,462,882		
Program Service Revenue	\$0	\$0		
Investment Income	\$0	\$0		
Other	(\$6,896)	(\$7,845)		
TOTAL	\$19,414,359	\$20,455,037		
EXPENSES				
Grants	\$14,967,288	\$14,984,783		
Member Benefits	\$0	\$0		
Salaries/Employee Benefits	\$3,691,806	\$3,982,297		
Fundraising Fees	\$0	\$0		
Other	\$1,930,916	\$2,181,448		
TOTAL	\$20,590,010	\$21,148,528		

	Base Salary	Total Compensation & Benefits
Thomas Phillips, CEO	\$213,040	\$241,749
Alex Johnson, COO	\$145,360	\$186,539
Danielle Bradley, CFO	\$127,803	\$155,478

\$(1,175,651)

SOURCE: GUIDESTAR IRS 990 TAX FORM

TOP PAID EXECUTIVES (FY 2014)

MARGIN



Bank of America has named South Park Inn as the 2015 Neighborhood Builder for Hartford. The award includes a \$200,000 grant and leadership training for the nonprofit. Pictured (from left) are: Brian Baker, South Park Inn assistant director; Dean Anderson, Bank of America senior vice president; Mary Lusso, South Park Inn finance director; Stacie Nicholas, South Park Inn development director; Kevin Cunningham, Connecticut president, Bank of America: and John Ferrucci, South Park Inn executive director.

Literacy Volunteers of Greater Hartford (LVGH) recently received a \$1 million bequest from a long-time tutor. Beverly **Heckel** of Farmington was a long time tutor at LVGH up until her passing last January. LVGH has created an endowment fund with the Hartford Foundation for Public Giving and is currently working with a strategic planner brainstorming ideas on how to use the bequest in a way that will give back to their students.

Environmental Office Solutions (EOS) and Operation Fuel announced a partnership to promote recycling and reduce landfill waste, while helping Connecticut residents who need energy assistance. As part of the partnership East Hartford-based Environmental Office Solutions will make a donation to Operation Fuel, when businesses and organizations collect used print cartridges for EOS to recycle.

\$(693,491)

The Tariq Farid Foundation announced a \$10,000 grant to The Diaper Bank, a New Haven nonprofit that provides free diapers to low-income families. The grant will enable The Diaper Bank to serve more families, as funds will be used to purchase diapers for 100 children each month for one year. Since 2004. The Diaper Bank has distributed more than 18 million free diapers to low-income families in Connecticut. Tariq Farid, the founder and CEO of Edible Arrangements, founded the Tariq Farid Foundation in 2013 to alleviate suffering by providing for the basic needs of food and health care, and to support education and skill development opportunities.

Webster Bank presented a \$30,000 Community Reinvestment Act-Community Development Grant to Neighborhood Housing Services of New Haven. Half the grant will support the agency's firsttime homebuyer and foreclosure prevention counseling programs. The other half will support its Neighborhood Revitalization Initiative, a program that purchases and renovates older housing stock for future affordable homeownership.

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EDITORIAL

Criminal-justice reforms make economic sense

ov. Dannel P. Malloy had a front-row seat to President Barack Obama's final State of the Union address last week, a perch he earned for enacting many policies viewed favorably by the liberal commander in chief.

Whether it's increasing the minimum wage or pushing tighter gun-control laws, Malloy has been on the frontlines of many policy initiatives that have put him on the national stage as one of the country's leading progressive politicians.

While some of Malloy's agenda has stoked partisan divide, one initiative that should be supported and shepherded along carefully but diligently is his criminal-justice reforms, which aim to create a "second-chance society" by sending fewer non-violent offenders to prison and better reintegrating ex-cons into society.

These reform efforts are not just about social justice. It's also an economic issue. Connecticut taxpayers spend approximately \$56,375 annually (including fringe benefits) to house, feed and care for each of the approximately 15,580 inmates in the state.

The state budget allocates hundreds of millions of dollars each year to fund the Department of Corrections, an expenditure that must be trimmed if Connecticut wants to successfully confront a fiscal crisis that two rounds of tax hikes and countless budget cuts haven't been able to fix. There's an opportunity for real savings, as the recent closure of the Niantic Annex prison at the York Correctional Institution shows.

Mothballing that facility, which took effect Jan. 9, will save taxpayers about \$7.9 million per year, according to Malloy's office.

Those, of course, are only direct expenditures on the criminal-justice system. What's harder to define, but potentially more costly to the state both socially and economically, is the effect imprisonment has on our citizens.

About 63 percent of individuals who land in prison and are released are re-arrested for a new offense within three years (56 percent are eventually returned to prison). Those who do stay out of jail often run into economic hardship because employers are hesitant to embrace ex-cons, contributing to Connecticut's largest in the nation wealth gap and increased spending on social services programs.

To be clear, we aren't advocating for a loosening of criminal laws that allow murderers, rapists and other violent offenders to roam the streets freely. A delicate balance must be struck between giving people a second chance and keeping residents safe.

So far, Malloy appears to have found that sweet spot through reasonable measures that focus on providing treatment to low-level drug offenders, rather than locking them up and throwing away the key.

In December, for example, Malloy announced plans to use one of the state's existing 18 prisons to house inmates between the ages of 18 and 25, to provide them focused treatments and education that hopefully keeps them out of jail when they get older.

Other reforms reduce penalties for low-level drug possession charges and establish an expedited parole process for nonviolent, no-victim offenses.

Employers can play a role in this process by giving ex-offenders a chance at earning honest pay, however we believe businesses have the right to hire whoever they want. One way the state can make low-level ex-offenders more attractive is by offering a tax credit to employers who hire them.

Some of that is already in play. Money, for example, has been allocated for job-based adult education and employment training for ex-offenders in the Hartford area, which will lead to actual subsidized employment.

If this initiative proves successful it should be expanded, because society benefits much more from men and women working in or at a machine shop, construction site, or office setting rather than sitting in a jail cell.

HARTFORDBUSINESS.COM POLL

Should CT have spent \$145 million or more to keep GE?

O Yes

O No

To vote, go online to HartfordBusiness.com.

Last week's poll results:

Should the state provide financial support to Hartford's baseball stadium?

14.1% Yes

85.9% No

RULE OF LAW

For-profit charity offers new way to combat poverty

By John Horak

onnecticut is blessed with many charitable foundations, the principal activities of which are to make grants to support various charitable objectives. They can be specific — such as a grant to fund research or to pay for childhood vaccinations — or (my

topic) grants to operating nonprofits conducting activities and programs designed to ameliorate the myriad "social justice" problems that plague parts of the state. Poverty is, generally speaking, the nucleus around which problems orbit.



► Is the traditional grant-

making approach ...

subject to the type of

creative disruption that

Amazon has hoisted upon

retailers or Uber upon the

taxi industry?

John Horak

On Dec. 15 of last year, the Connecticut Council for Philanthropy (CCP) issued its 2015 "Giving in Connecticut" report, which asks poignant questions about foundation grant makers. Here are a few: With \$4.66 billion invested by individuals and foundations in our communities ... have we made a difference? Why do we feel comfortable funding the same organizations when no impact has been seen? Why is life not better for children and families in Connecticut?

On Dec. 1, 2015, Facebook founder Mark Zuckerberg turned the philanthropic world on its ear when he announced that he would "donate" 99 percent of his Facebook shares to "charity." However, his \$45 billion commitment did not create a stir so much for its size (as sig-

nificant as it is), but because he committed his wealth to a newly formed limited liability company (LLC), and not to an IRS-approved, tax-exempt foundation of the type discussed in CCP's report. In other words, he pledged his money to the type of legal entity that the owner of a local dry cleaner might use to organize his business.

Zuckerberg's move is both a rejection of the traditional philanthropic foundation model, and a \$45 billion bet that better results for children, families and communities can be achieved by a for-profit business entity operating with their interests in mind. A step this bold by someone of his stature presents an interesting question: Is the traditional grant-making approach to these issues subject to the type of creative disruption that Amazon has hoisted upon retailers or Uber upon the taxi industry? There are legal and philosophical reasons to believe this is the case.

First, the tax law (which affords deductible donations and exempt income) severely restricts what foundations can do—limiting the types of investments and grants they can make and prohibiting a controlling interest in a business enterprise. These are a form of cement shoes into which Zuckerberg does not want to place his entrepreneurial feet. LLCs have no burdens of this type, and can be

managed as creatively as necessary to pursue Zuckerberg's goals — they can make a grant to a charity, own and operate a business, and make whatever investments will bring the best results. If their property and income is taxable, well, they pay the tax.

Second, the IRS has issued rulings that pave the way for using LLCs in a variety of creative settings. Singularly or in tandem with other LLCs or other types of nonprofit organizations they can be assembled, like Lego blocks, into new creative structures — something I am sure Zuckerberg's lawyers have told him. For example, a donor can make a tax-deductible contribution to a LLC that is 100 percent owned by an operating nonprofit; and, similarly, the nonprofits could co-own a LLC with for-profit investors from which both the nonprofit and private interests will derive financial benefit such as a new or existing business, healthcare facilities, or investment real estate. There is IRS guidance, which would support giving employees an incentive equity interest in a LLC owned by a nonprofit.

Third, from a philosophical perspective Zuckerberg's decision appears to be a fundamental shift in thinking about how available resources should be used to address social issues. Contrast these two stories about efforts to revive Michigan's cities. First, in

the Jan. 4 issue of the New Yorker, the story "What Money Can Buy" discusses the Ford Foundation's goal of conquering inequality. It said "grant makers know that many of their ideas will not work, and that even those which do will only go so far." The Dec. 28 Wall Street Journal included a piece about downtrodden

Pontiac, Mich., which seems to be lifting itself from a bottom thanks to entrepreneurs and developers returning to, and investing in, the city. LLCs are a perfect vehicle to undertake what appears to be happening in Pontiac.

A few years ago I was retained by a Connecticut grant-funded nonprofit with a mission of combatting poverty. It did this by teaching people about available public benefits and helping them apply for them. I walked away from the project thinking that the organization was really a poverty perpetuation agency, as I had thought that a better way to fight poverty would be to invest in, or help create wealth and job-creating enterprises — which seems to be what Zuckerberg has in mind.

Finally, for some time now the term "social entrepreneurship" has been bandied about as a means of combining for-profit operations with traditional nonprofit goals — though the term is ill defined and has generated more motion than traction. Having said that, Zuckerberg has, at least, made a big move in this direction and established LLCs as the entity of choice for those venturing onto this turf. Connecticut's philanthropic foundations and social entrepreneurs should take note.

John M. Horak has practiced law at Reid and Riege P.C. in Hartford since 1980.

EXPERTS CORNER

How to get ahead faster — and stay there

By John Graham

o matter what you do, getting ahead shouldn't depend on lucky breaks, favoritism or even hard work. It should be in our control. To make that happen, certain behaviors will help you stand out from the crowd. Here are some of them.

1. Be suspicious. No one likes getting blindsided, yet it's all too common in business. More than anything else, a little para-

noia helps avoid the sucker punches.

Even when some coworkers are bracing for a layoff, others are shocked when it happens. "I didn't see it coming," they say. Is it possible that we can get so wrapped up in ourselves that our awareness evaporates, so that we



can't read customers, anticipate problems or see opportunities?

Getting ahead means keeping your antennae up. It's not being afraid to ask, "What does this mean?" It takes being suspicious. Just keeping your head down and "doing your job" doesn't work. Remember, Beagles never make it across a busy street alive.

2. Make it easier. Complexity means confusion and that kills sales. It drives customers

away. A woman arrived at the dealership to pick up her car after a recall repair. Even though she followed the signs, at first she couldn't find the right counter since it was blocked from view by an open door. "You'll have to go upstairs and get the paperwork and bring it back here," the clerk told her. Not very customer friendly to say the least.

But her experience isn't unusual. Why do companies put up with such nonsense? Coming up with ideas to improve processes, particularly those that make it easier for customers, is a great way to get ahead.

3. Express ideas clearly. What we write and say creates a legacy that stays with us — and one that influences how we're perceived. Our emails, text messages, presentations, proposals, letters, memos and conversations say something about us. "What's she talking about?" "I couldn't follow him." "It didn't make sense." "What's it mean?" "Who cares!" They all tell a story.

In "To Sell is Human," Daniel H. Pink notes the comments of a former professor. "Don't get lost in the crabgrass of details, he urged us. Instead, think about the essence of what you're exploring," which he called the "1 percent."

Great messaging comes down to always coming up with the one idea that makes sense to your recipients. If you do, you'll be noticed.

4. Challenge assumptions. "I assumed ... " are the most dangerous words in business, since they can derail companies and drive careers off a cliff. Yet, we hear them

► 'I assumed ...' are the most dangerous words in business, since they can derail companies and drive careers off a cliff. Yet, we hear them everyday.

everyday. Why? Assumptions save time by short-circuiting the thinking process.

For example, common sense may tell us that young people spend the most on Apple products. If so, it's way off the mark. It turns out that men over 65 are the big Apple spenders, averaging \$976, according to Slice Intelligence. Make it a rule never to get pushed into doing something before making sure it's supported by the facts.

5. Find your "sweet spot." It's where you're an expert — where you're known as the go-to person. To put it another way, it's where you can showcase your competence.

Jason Fisher is an example. He went to work for a major life insurance company after college. After four years, he went out on his own. Selling life insurance is a tough business, particularly when starting out. To get the attention he needed to succeed, he decided to focus his business on clients other agents avoid, those who find it tough getting life insurance for medical or other reasons.

As Lori Widmer of LifeHealthPro points

out, prospects "come to him via his website and not through lists and referrals." A sweet spot can offer the sweet smell of success.

6. Cultivate creativity. Everyone has a creative potential, but most of us are afraid to let it show. We hold back, not sure what someone might think. When college senior Meredith Parolee was getting ready to run the New York City Marathon, she wanted to do something that would help raise money for the Leukemia and Lymphoma Society. Having worked for We Are Knitters, she lit onto the idea of knitting a scarf while running.

At first, everyone, including Parolee, saw it as a joke. It wasn't. She let her creativity go to work, she attracted attention for We are Knitters with more than 49,000 Facebook "likes," and raising 101 percent of her goal.

John Graham of GrahamComm is a marketing and sales strategist-consultant and business writer. Contact him at jgraham@graham.com, 617-774-9759 or johnr-graham.com.

BIZ BOOKS

Conscious, daily reflection key to improving leadership

ake Your Soul to Work: 365 Meditations on Every Day Leadership" by Erica Brown (Simon and Schuster, \$24.95).

With the start of 2016, Brown's 365 meditations are timely reminders about making good decisions rooted in character, honesty, trust, respect and courage. The daily dose of inspiration reinforces the habits

TO WORK

ERICA BROWN

of effective leaders. Here are some that you should keep in mind every day:

Day 22: "Are you working hard at the right things in your leadership?" While every leader has goals, it's easy to lose sight of them when you're in a hyper-connected workplace with many things demanding attention. Problems can cause your commitment to wane; stay on track by seeing them as part of the learning process that leads to achievement.

Lead by example and others will follow your lead.

Day 39: "Let go of your control over one thing today." Leaders seeking to control everything fail to acknowledge that the actions of the marketplace and many stakeholders are beyond their control.

Internally, letting go of control shows that you trust your employees to make decisions and solve problems. This encourages



the creativity and innovation needed to achieve goals and create opportunity.

Day 57: "What is the most productive hour of your day, and how can you leverage it better?" Recognizing when you're most productive allows you to squeeze more into that period. How? Short lists with time limits force you to concentrate on individual tasks. Leveraging productive time also involves tak-

ing short breaks to recharge your batteries.

Day 84: "Name one area of your leadership that needs to be simplified now." Be honest. Are you trying to do too much? Look inward to find better ways to use your talent and skills, and those of your staff. Separate the musts from the would be nice of today. Important should not take a long-term backseat to urgent.

▶ Meditations are timely reminders about making good decisions rooted in character, honesty, trust, respect and courage.

Day 111: "What can you do to lower your defensive wall right now?" To be effective, leaders must be approachable. People don't want to speak to someone who's always on the defensive? Why? They know that the defensive party won't listen to them. When someone criticizes, don't fire back or go into "Yes, but ..." mode. Instead, hear them out and think about their perspective before responding with "Yes, and ...).

Day 137: "As a leader, when has a change in your expectations helped you better negotiate reality?" No plan ever goes as planned; there are always things beyond your control and unforeseen obstacles. By altering your short-term expectations, you can deal with today's issues and still keep a commitment to tomorrow's outcome.

Day 173: "Make an intentional effort at transparency and overcommunication today?" Employees cite the lack of communication as a major reason for disengagement. Not telling them what's going on (the good and the bad) doesn't help them do

their jobs better. Fill in their blanks or they'll fill them in themselves through gossip and the rumor mill, which have an adverse, death-spiral effect on their productivity.

While transparency doesn't always make the situation better, a lack of information always makes things worse. Keeping employees informed helps create a "we're in this together" culture.

Day 250: "Name a leadership moment that required real bravery on your part?" Maybe it was a decision you made. Maybe it was a decision you decided not to make. Maybe it was your response to criticism. Regardless of the reason, think how your choice affected the way you lead.

Key takeaway: Make the time to meditate. Set aside five minutes when you awaken to read the day's meditation and decide how it could affect your actions, and those working with you, that day.

Jim Pawlak is a nationally syndicated book reviewer.



Erin Pirro receives president's gavel from Norm Brown.

OF NOTE

PIRRO TO LEAD AMERICAN SOCIETY OF AGRICULTURAL CONSULTANTS

Erin Pirro was recently elected president of the Minnesota-based American Society of Agricultural Consultants at the organization's annual meeting. Pirro, from Farm Credit East in Enfield, is a certified agricultural consultant. She holds an undergraduate degree in resource economics and a master's degree in agricultural economics from the University of Connecticut. She received her certified agriculture consultant designation in 2014.



WEBSTER EARNS FOUR EAGLE AWARDS FROM SBA

Webster Bank and its partnership with the U.S. Small Business Administration have been honored with four 2015 SBA Eagle Awards. The bank was honored as lender of the year by dollar volume, top third party lender of the year, top lender to veterans, and top lender for job creation and retention. The awards were announced at the Connecticut District Office of the SBA's annual lenders and partners meeting in New Haven. Pictured (from left) are Robert H. Nelson, acting SBA district director for Connecticut; Annette Larabee, senior vice president, business banking at Webster; Holly Campo de la Vera, vice president, SBA relations manager at Webster; Bob Polito; Joanne L. Miller, vice president, SBA relationship manager at Webster; and Seth Goodall, SBA New England regional administrator.

CONNECTICUT RESTAURANT ASSOCIATION NAMES RESTAURANT OF THE YEAR

The **Connecticut Restaurant Association** held their annual Salute to Excellence Awards Dinner in December at Mohegan Sun, honoring many of Connecticut's restaurants, caterers, chefs and mixologists. Over 400 people attended. This year's awards dinner recognized Dish Restaurant Group as the 2015 Restaurateur of the Year. Dish Restaurant Group owns Dish Restaurant and Sorella in Hartford, and Dish 'n Dat in Canton.

ALZHEIMER'S ASSOCIATION NAMES 2015 WOMEN CHAMPIONS

Pamela Atwood and Amina Weiland of West Hartford-based Hebrew Healthcare's Dementia Care Services department were recently named part of the 2015 inaugural class of the Alzheimer's Association's Women Champions in the fight to end Alzheimer's disease. Atwood and Weiland are both certified-dementia practitioners and dementia capable care providers, and in recognition of their contributions, they have been asked to join a group of women to launch the first "Champions in the Fight to End Alzheimer's Women's Campaign."

Please Note: All electronic submissions for Accolades should be sent to news@HartfordBusiness.com. For more information about the Hartford Business Journal's Accolades Page, please visit www.HartfordBusiness.com.



Members of the Connecticut Funeral Directors Association (CFDA) continued their 11-year holiday tradition of collecting toys for Connecticut's Operation ELF (Embracing Lonely Families) program. Attendees to CFDA's convention at the Crowne Plaza Cromwell donated unwrapped toys, gift cards and funds. The program assists the families of Connecticut National Guard soldiers and airmen who are deployed during the holidays, and provides a wide range of support to military families throughout the year. Pictured (from left) are: Howard K. Hill, Howard K. Hill Funeral Services, CFDA president; Nicole Paquette, Carmon Community Funeral Homes; John Cascio, CFDA executive director; and Stephen M. King, Mystic Funeral Home.

QUEST GLOBAL SERVICES DESIGN COMPETITION BENEFITS FOOD BANK



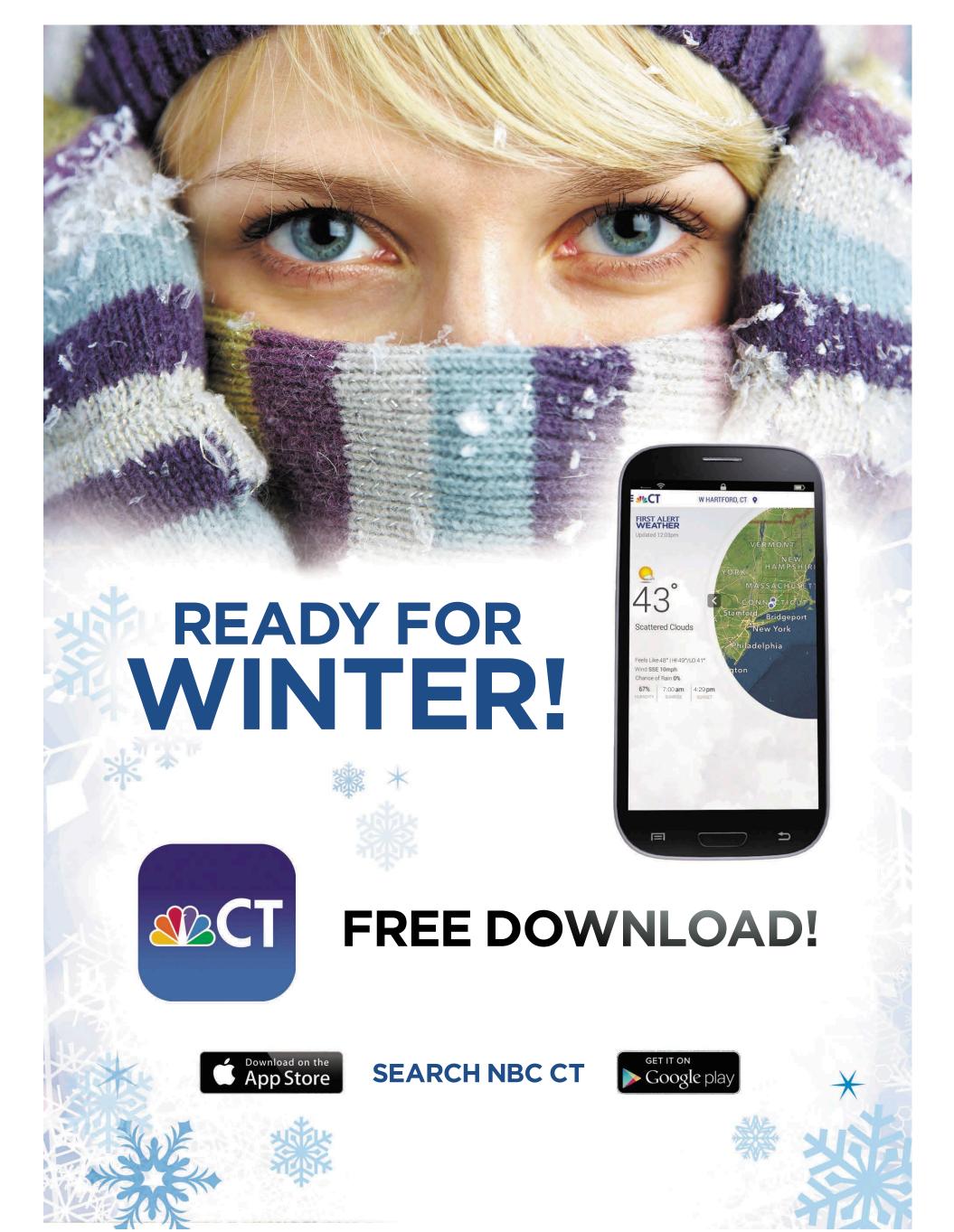
Employees from Quest Global Services in Windsor held an employee-design competition to collect food for the Windsor Food Bank. They collected 800 pounds of food for people in need. The Windsor Food Bank is a nonprofit that raises funds for the town of Windsor's social services programs. The Food Bank is open four days a week and provides supplemental food assistance to Windsor residents in need.

ROBINSON+COLE LAWYERS, STAFF VOLUNTEER WITH JUNIOR ACHIEVEMENT



Robinson+Cole lawyers and staff members recently participated in Junior Achievement Day at Parkville Community School in Hartford. This was the firm's 11th time volunteering. Nine volunteers taught more than 130 students in kindergarten through second grade a JA-developed curriculum focused on promoting financial literacy and developing good life skills. Volunteers used compelling stories, along with hands-on activities, to demonstrate the concepts of helping, working, earning and saving. Pictured (from left) are Gabriela Arias; Linda L. Morkan; Theresa L. Curran; Christine E. Bromberg; Alaine C. Doolan; Gerald P. Dwyer; Michele Sexton; Christine Graesser; and Scott M. Baird.

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